8/23/11 9:52:31 DK W BK 663 PG 43 DESOTO COUNTY, MS W.E. DAVIS, CH CLERK

SPACE ABOVE THIS LINE FOR RECORDING DATA

PREPARED BY: GARY P. SNYDER, MSB#7682 WATKINS LUDLAM WINTER & STENNIS, P.A. 6897 Crumpler Blvd., Suite 100 Olive Branch, MS 38654 (662) 895-2996 WLWS #00931.37672

GRANTOR(S) ADDRESS: 6819 Crumpler Blvd., Suite 300 Olive Branch, MS 38654 Phone: 662-892-6868

RETURN TO: Covenant Escrow Services 9056 Stone Walk Place Germantown, TN 38138 901-759-0409 11-00186

GRANTEE(S) ADDRESS: 6607 Shenandoah Lane Olive Branch, MS 38654 Phone: 901-692-0966

Phone:

INDEXING INSTRUCTIONS: Lot 159, Seventh Addition, Cherokee Ridge, Part of Cherokee Valley P.U.D., situated in Section 31, Township 1 South, Range 6 West, as per plat recorded in Plat Book 92, Page 42, DeSoto County, Mississippi.

BANCORPSOUTH BANK

TO:

PAMELA C. MOORE

SPECIAL WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of TEN and NO/100 DOLLARS (\$10.00), cash in hand paid, and other good and valuable considerations, the receipt and sufficiency of which are hereby acknowledged, BANCORPSOUTH BANK, a Mississippi banking corporation, by and through its duly authorized officials, does hereby grant, bargain, sell, convey and warrant specially to PAMELA C. MOORE, the following described property situated in *married,

DeSoto County, Mississippi, to-wit:

Seventh Addition, Cherokee Ridge, Part of Cherokee Valley P.U.D., situated in Section 31, Township 1 South, Range 6 West, DeSoto County, Mississippi as per plat recorded in Plat Book 92, Page 42, Chancery Clerk's Office, DeSoto County, Mississippi.

The warranty in this Deed is subject to subdivision and zoning regulations in effect in DeSoto County, Mississippi and easements as shown on plat of record. This conveyance is further subject to Declaration of Covenants, Conditions and Restrictions for Cherokee Ridge, Part of Valley P.U.D. recorded in Book 571, Page 269, Adoption of Bylaws and First Amendment to the By-Laws of Cherokee Valley Homeowners Association, Inc. recorded in

DK W BK 663 PG 438

Book 616, Page 552 and re-recorded in Book 630, Page 552, all in the Land Records, Chancery

Clerk's Office, DeSoto County, Mississippi.

The Grantee herein acknowledges and covenants that it is the Grantee's responsibility to maintain property in such condition as to minimize off-site damage from erosion, sediment deposits and storm water. This requirement will be in effect from the beginning of site preparation and continued throughout the establishment of permanent vegetative cover. Grantee acknowledges and agrees that Grantor is not responsible for any damages which hereafter may be suffered by Grantee or other property owners or parties as a result of site preparation work carried out by Grantee and his/her subcontractors and Grantee agrees to fully indemnify and hold

Grantor harmless from any such damages sustained in connection therewith.

It is agreed and understood that taxes for the year 2011 shall be prorated as of the date of this instrument and shall be assumed by the Grantee herein and possession is given upon delivery of this Deed.

WITNESS THE SIGNATURES OF THE DULY AUTHORIZED OFFICIALS OF GRANTOR, this the <u>19</u> day of August, 2011.

BANCORPSOUTH BANK, a Mississippi banking

corporation

BY:

STATE OF MISSISSIPPI

This day personally appeared before me, the undersigned authority in and for said county and State, within my jurisdiction, on this 19th day of August, 2011, the within named MICHAEL L. ANDERSON, who acknowledged that he is the Desoto Division President of BANCORPSOUTH BANK, a Mississippi banking corporation, and that for and on behalf of said corporation and as its act and deed, he executed the above and foregoing instrument after first

thorized by said corporation so to do.

7-1915 NOTARY PUBLIC

STATE OF MISSISSIPPI COUNTY OF DESOTO

NOTARY PUBLIC

My Commission Expires: 9-19-15

ID # 3388

JAMES E. WOODS

Commission Expires

July 19, 2015